



Army Benefits Center-Civilian



ABC-C FERS Overview

Updated 03-16-07

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ABC-C AUTOMATED SYSTEMS

EBIS – Web Based

Advantages:

- ◆ Customer-friendly
- ◆ Available 24 hours a day
- ◆ Secure site
- ◆ Ability to read at convenience
- ◆ Ability to print screens of information
- ◆ Can process benefits transaction without counselor assistance
- ◆ Ability to print pending benefit forms



Disadvantages:

- ◆ No connection to a counselor
- ◆ Requires use of the Point of Entry security information
- ◆ Not everybody has access to a computer

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ABC-C AUTOMATED SYSTEMS

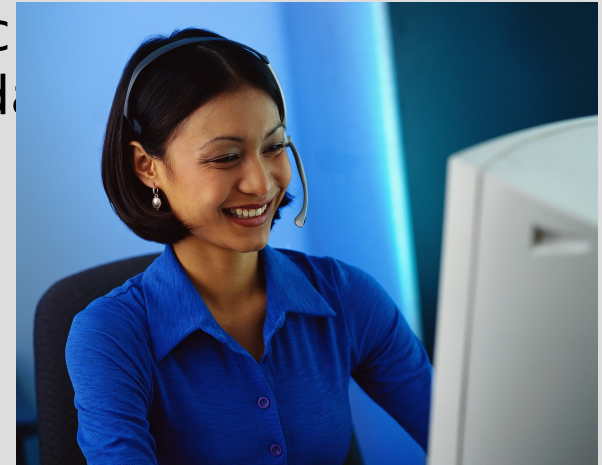
IVRS - Telephone

Advantages:

- ◆ Can connect with a counselor if needed
- ◆ Available to those without computer access
- ◆ Requires use of SSN and PIN only
- ◆ Can process benefit transactions without counselor assistance
- ◆ Can receive faxed back copies of documents (e.g. FEHB enrollment form, Info Sheets, etc)
- ◆ Counselors are available 12 hours a day
- ◆ Available 24 hours a day

Disadvantages:

- ◆ Must listen to scripts



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COUNSELOR ASSISTED CALLS

1 JANUARY - 31 DECEMBER 2006

86,549 Total Calls

Average Answer Time: 24 Seconds

Average Call Length: 8 Minutes 40 Seconds

Average Wrap-Up Time: 2 Minutes 29 Seconds

ABC-C Benefit Counselors

are available from 6:00 a.m. to 6:00 p.m.

Central Standard Time

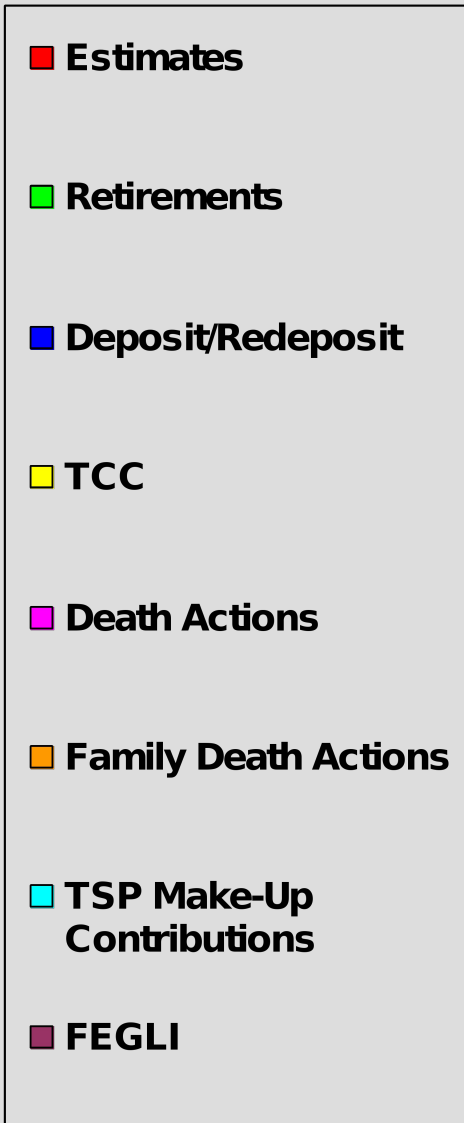
Peak Call Times are between 8:00 a.m. and 2:00 p.m.

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PRODUCTION SUMMARY

1 JANUARY - 31 DECEMBER 2006

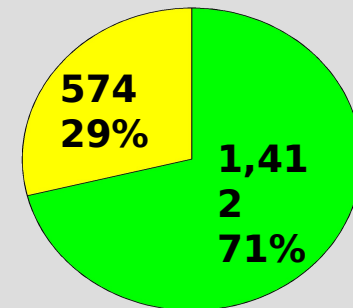
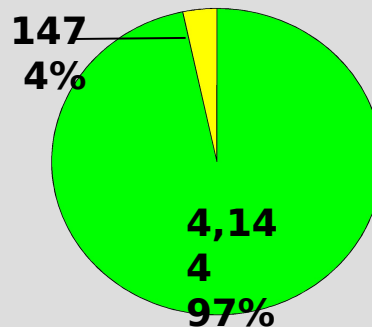
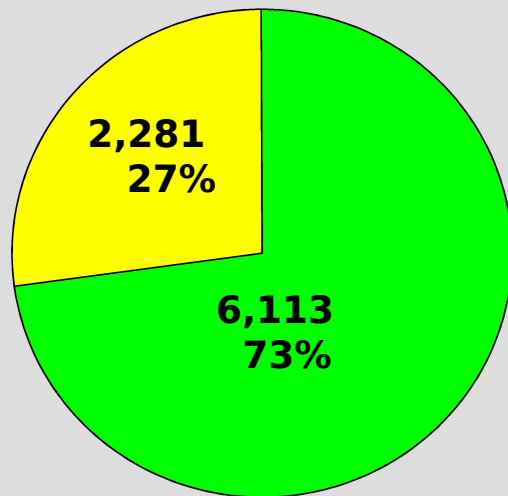


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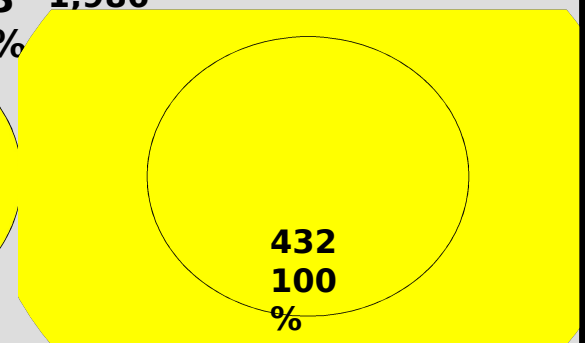
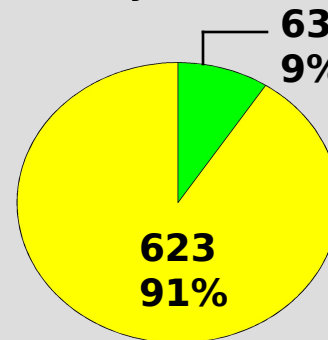
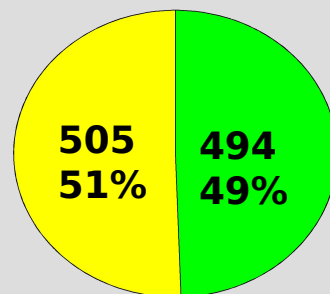
RETIREMENTS PROCESSED TO PAYROLL

1 JANUARY – 31 DECEMBER 2006



Rcvd More Than 60 Days: 4,291

Rcvd 31-60 Days: 1,986



Rcvd 16-30 Days: 999

Rcvd 1-15 Days: 686

Rcvd On/After DOR: 432

Total: 8,394
■ **Met**
■ **Did Not Meet**

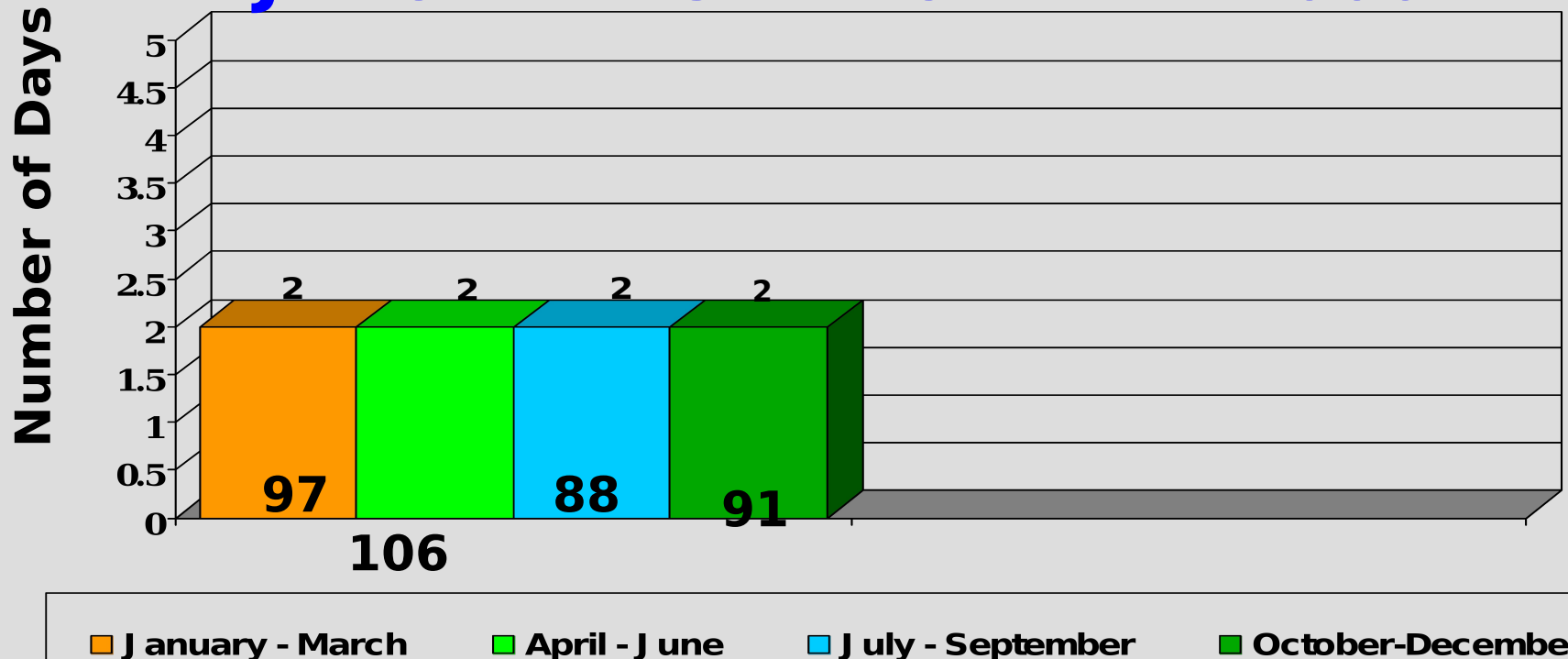
Goal: Submit to DFAS NLT 5 working days prior to DOR. ABC-C calculates timeliness from date complete retirement package is received to date package submitted to DFAS. ABC-C tracks calendar days.

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DEATH CLAIM TURNAROUND TIME

1 JANUARY - 31 DECEMBER 2006

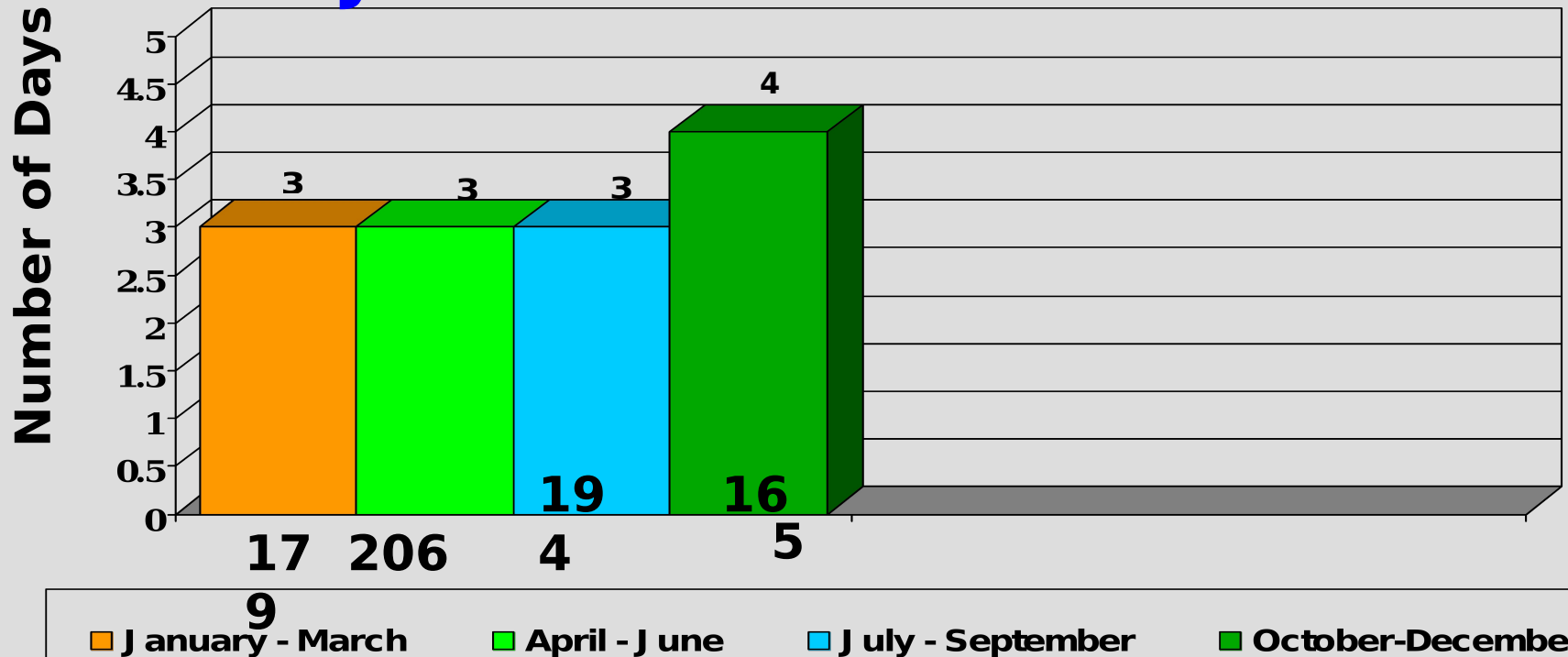


Army Goal: Death submitted to DFAS NLT 5 working days after date survivor signs and dates death benefits claims. ABC-C tracks timeliness as date of OPF receipt to date Quick Pay is faxed to OPM for deaths processed under expedited procedures (or) date claim form is received from survivor to date claim form sent to DFAS for deaths processed under lump sum procedures. ABC-C tracks calendar days rather than working days.

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DISABILITY CLAIM TURNAROUND TIME 1 JANUARY - DECEMBER 2006

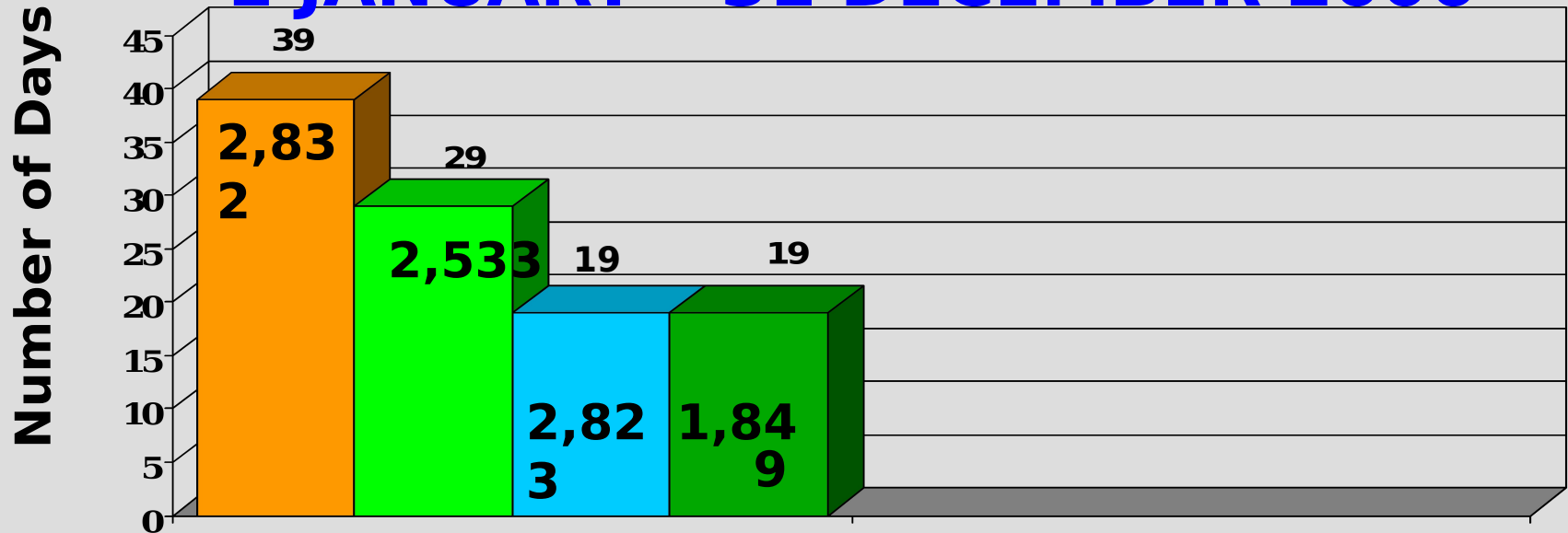


Army Goal: Submitted to DFAS NLT 5 working days following receipt of all documentation. ABC-C tracks timeliness from date of receipt of OPF to date sent to payroll (or) date last item received in order to work the preliminary retirement package to date sent to payroll, whichever is later. ABC-C tracks calendar days rather than working days.

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RETIREMENT ESTIMATE TURNAROUND TIME 1 JANUARY - 31 DECEMBER 2006



January - March

April - June

July - September

October-December

NOTE: These are requests for comprehensive retirement annuity printouts that are not associated with an individual retirement package. CHRA Goal: 14 days following receipt of estimate request.

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CONTINUING CHALLENGES

- ◆ Last Minute VERA/VSIP approvals
- ◆ Late submission of retirement packages
- ◆ Direct correlation between packages submitted less than 30 days of DOR and inability to meet timeliness goals
- ◆ Federal Erroneous Retirement Coverage Corrections Act (FERCCA)

SUCCESS STORIES

- ◆ Counselor Wait Time
- ◆ Site Assistance Visits
- ◆ Partnership with DFAS
- ◆ Video Tele-Training (VTTs)
- ◆ Employee Retirement Guide
- ◆ New Employee Flyer
- ◆ Access for Separated Employees

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ANY QUESTIONS?



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FERS RETIREMENT OVERVIEW



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BENEFIT

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INTRODUCTION

ABC-C MISSION: Provides a full range of Benefits & Entitlements services to all appropriated fund Army employees world-wide through a centralized automated center.

ABC-C SERVICES: Provides advisory services and processes transactions for:

- Federal Employees Health Benefits (FEHB)

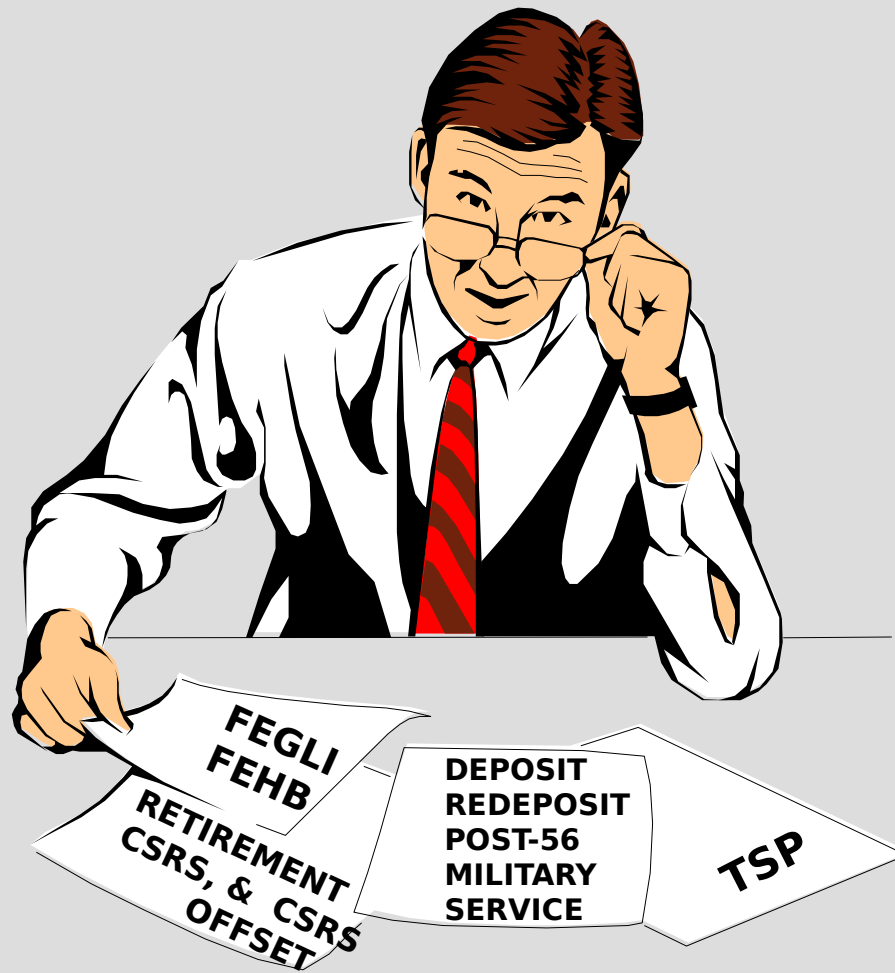
- Federal Employees Group Life Insurance (FEGLI)

- Thrift Savings Plan (TSP)

- Retirement (FERS & CSRS)

- Survivorship (Death Claim Processing)

RETIREMENT DECISIONS



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CIVILIAN SERVICE DEPOSIT/REFUND

FERS



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WHAT IS DEPOSIT SERVICE?

- ◆ Any period of creditable service during which retirement deductions are not taken
- ◆ Generally, non-career time such as temporary or indefinite service
- ◆ Also known as non-deduction service



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DEPOSIT SERVICE

However, it can also be service that was not considered Federal employment at the time it was performed, but for which a subsequent change in law now allows credit for retirement annuity computation purposes.

Amount of Deposit:

*1.3% of earnings + Interest

*Interest will vary depending upon the date service was performed

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DEPOSIT SERVICE

Non-Deduction Service prior to 01-01-1989

```
graph TD; A[Non-Deduction Service prior to 01-01-1989] --> B[Deposit made]; A --> C[Deposit Not Made]; B --> D[Credit for eligibility (RSCD) and Annuity Computation]; C --> E[No credit for eligibility (RSCD) and Annuity Computation];
```

Deposit
made

Credit for eligibility
(RSCD) and Annuity
Computation

Deposit Not
Made

No credit for
eligibility (RSCD) and
Annuity Computation

Amount of Deposit: 1.3% of basic pay earned +
interest FERS with CSRS component, CSRS rules
apply FERS with no CSRS component, FERS
rules apply

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DEPOSIT SERVICE

Non-Deduction Service on or after 01-01-89

**DEPOSIT NOT
ALLOWED**

No credit for Eligibility or Annuity Computation

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REFUNDED SERVICE

DEFINED AS: FERS Service for which
retirement contributions were refunded to
you



NO FERS REDEPOSIT ALLOWED!

Note:

- FERS with CSRS component, CSRS rules apply
 - FERS with no CSRS component, FERS rules apply
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MILITARY DEPOSIT

FERS



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PRE 01-01-57

MILITARY SERVICE

No deposit required for creditable
military service performed prior to
01-01-57



It's Free!!

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CREDIT FOR POST-56 MILITARY SERVICE

IN RECEIPT OF MILITARY
RETIRED PAY

```
graph TD; A[IN RECEIPT OF MILITARY RETIRED PAY] --> B[Based on Non - Combat Disability or Service]; A --> C[Based on Combat Disability or Chap 67, Title 10 (Reserves)]; B --> D[No Credit unless Military Retired Pay is waived]; C --> E[Must Pay to receive credit for Eligibility (RSCD) & Annuity Computation];
```

Based on Non -
Combat Disability or
Service

No Credit unless
Military Retired Pay
is waived

Based on Combat
Disability or Chap 67,
Title 10 (Reserves)

Must Pay to receive
credit for Eligibility
(RSCD) & Annuity
Computation

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POST-56 MILITARY SERVICE

Military Service
on/after 01-01-57



Must Pay to receive
credit for Eligibility
(RSCD) & Annuity
Computation

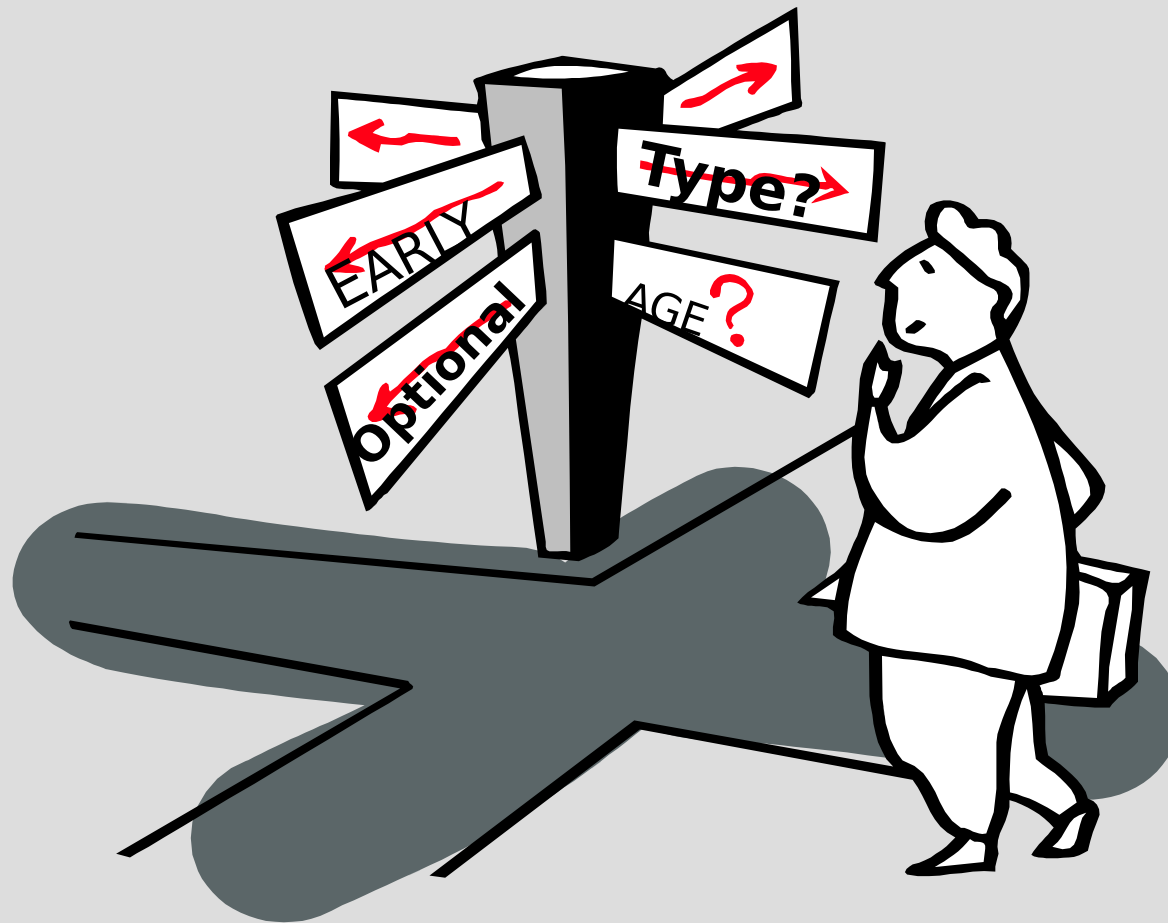
Amount of Deposit:

- 3% of basic pay earned + interest
- Interest will vary by
date service was performed

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RETIREMENT REQUIREMENTS



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GENERAL ELIGIBILITY REQUIREMENTS

- ◆ Have at least 5 years of civilian service with the Federal Government
- ◆ Meet minimum retirement age (MRA)
- ◆ Must separate from a position subject to FERS coverage

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OPTIONAL RETIREMENT

- ◆ Minimum Retirement Age (MRA) with 30 years service
- ◆ 60 years of age with 20 years service
- ◆ 62 years of age with 5 years service
- ◆ MRA with at least 10 years but not more than 30 years service:
 - ◆ 5% reduction for each year under age 62
 - ◆ Not entitled to Annuity Supplement

***Best Day to Retire: Last Day of the Month**

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MINIMUM RETIREMENT AGE

**IF YEAR OF
BIRTH IS...**

**THE MINIMUM
RETIREMENT AGE IS...**

BEFORE 1948

55

1948

55 & 2 MONTHS

1949

55 & 4 MONTHS

1950

55 & 6 MONTHS

1951

55 & 8 MONTHS

1952

55 & 10 MONTHS

1953-1964

56

1965

56 & 2 MONTHS

1966

56 & 4 MONTHS

1967

56 & 6 MONTHS

1968

56 & 8 MONTHS

1969

56 & 10 MONTHS

1970 & AFTER

57

NOTE: SINCE EMPLOYEES BORN IN 1948 DO NOT REACH AGE 55
UNTIL 2003, THE MRA UNTIL THAT DATE IS 55

VOLUNTARY EARLY RETIREMENT AUTHORITY (VERA)

- ◆ Age 50 with at least 20 or more years of service *
- ◆ Any age with at least 25 years of service*
- ◆ No age reduction under FERS for early retirement
 - ◆ Unless employee has a CSRS component, CSRS portion of annuity will be reduced 2% each full year under age 55
- ◆ NOTE: You will receive an Annuity Supplement if:
 - ◆ You retire at or after your MRA
 - ◆ If not, you will receive it once you reach your MRA

*Must include five (5) years creditable civilian service

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MINIMUM RETIREMENT AGE

(MRA + 10)

POSTPONING RETIREMENT BENEFITS

- ◆ Separating employees can reduce or eliminate the 5% age reduction by postponing the commencing date of their MRA + 10 annuities
- ◆ FEHB and FEGLI coverage may be reinstated prospectively if at time of separation the employee was eligible to continue coverage into retirement
- ◆ Sick leave is creditable in the computation of the CSRS annuity component for postponed MRA + 10 retirement benefits

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DEFERRED RETIREMENT

◆ If you leave Federal service before meeting age and service requirements to retire:

◆ You may receive a deferred annuity at age 62 with at least 5 years of creditable service or at the minimum retirement age (MRA) with at least 10 years of creditable service (5% age reduction) **IF:**

◆ You are not eligible for an immediate annuity within 1 month of separation; and

◆ You meet the minimum five years of creditable civilian service requirement at time of separation; and

◆ You do not take a refund of retirement deductions after separating from Federal service.

FEHB and FEGLI **will not** be reinstated at the time your annuity commences. Your application for retirement is sent directly to OPM.

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NOTE: FERS Annuity Supplement is not payable.

DISCONTINUED SERVICE RETIREMENT (DSR)

- ◆ Must be separated involuntarily *except* for cause on charges of misconduct or delinquency
- ◆ To qualify, you must receive a specific written notice of a proposed involuntary separation from your Agency
- ◆ OPM has final approval to determine if separation is involuntary for DSR

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DISCONTINUED SERVICE RETIREMENT (DSR)

Examples of involuntary separations include:

- ◆ Job abolishment
- ◆ Reduction in Force (RIF)
- ◆ Transfer of function outside commuting area
- ◆ Liquidation of an office or an entire Agency

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FERS ANNUITY SUPPLEMENT

- ◆ An estimated amount of Social Security benefits earned during FERS service
- ◆ Benefit paid until age 62 to certain FERS employees who retire before age 62 and are entitled to an immediate annuity

- ◆ Eligibility:

- ◆ Has at least 1 calendar year of FERS service AND
- ◆ Retires with an immediate annuity...
- ◆ at or after MRA with 30 years
- ◆ at age 60 with 20 years of service
- ◆ at or after MRA under Early/DSR Retirement provisions
- ◆ Under Special Provisions (FF, LEO, etc.)

- ◆ Individuals NOT Eligible for Annuity Supplement

- ◆ Disability Retiree
- ◆ MRA +10 provision
- ◆ Deferred Annuity
- ◆ Retiring at age 62 or older
- ◆ CSRS Employees

- ◆ Duration of Retiree Annuity Supplement

- ◆ Payable through the earlier of the following dates:
 - ◆ Last day of the month the retiree becomes age 62 OR
 - ◆ Last day of the month before the first month retiree is entitled to Social Security benefits.

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FEDERAL EMPLOYEES RETIREMENT SYSTEM

AGE

TOTAL SERVICE

Date of Retirement

Date of Retirement

- Date of Birth

- Retirement SCD

Age at Retirement
Service

Length of

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UNUSED SICK LEAVE

1. For individuals covered by FERS:
 - ◆ No credit for any unused sick leave
2. For an employee who has transferred to FERS with a Civil Service component The amount of sick leave credited is the lesser of:
 - ▶ Sick leave balance on date of transfer to FERS
 - OR**
 - ▶ Sick leave balance on date of retirement

RETIREMENT ANNUITY COMPUTATION (FERS)

FORMULA FOR COMPUTING ANNUITY FOR VOLUNTARY RETIREMENT:

High-3 avg salary X 1.0% X years and months of service

High-3 avg salary X 1.1% X years and months of
service

if employees are age 62 with 20+ yrs service

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REDUCTIONS

- ◆ Age Reduction
(MRA+10)
- ◆ CSRS Component
- ◆ Deposit Service
- ◆ Election of Survivor
Benefits
- ◆ Redeposit Service for
CSRS component

DEDUCTIONS

- ◆ Health Benefits
- ◆ Life Insurance
- ◆ Federal Income
Taxes
- ◆ State Tax (If
Applicable)

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SURVIVOR ELECTIONS AVAILABLE

Types of Survivor Elections:



CURRENT Spouse
Survivor Annuity ---Full
(50% of your annuity)



FORMER Spouse
Survivor Annuity ---Full
(50% of your annuity)



Combination Current /
Former Spouse Survivor
Annuity



Insurable Interest
Survivor Annuity



CURRENT Spouse
Survivor Annuity
--Partial (25% of your
annuity)



FORMER Spouse
Survivor Annuity
---Partial (25% of your
annuity)



Self Only annuity
(No survivor
benefit)

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SURVIVOR BENEFIT COST & REDUCTION

Full/Max (50%) will cost = 10% of Annuity

Example:

Basic Annuity = \$12,000

$\$12,000 \times 10\% = \underline{\quad 1,200 \quad}$ yearly

cost

Annuity after reduction = \$10,800 yearly annuity

*Survivor will receive 50% of annuity =

\$5,400

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SURVIVOR BENEFIT COST & REDUCTION

Partial Annuity (25%) will cost = 05% of Annuity

Example:

Basic Annuity = \$12,000

$\$12,000 \times 05\% = \underline{\quad 600 \quad}$ yearly
cost

Annuity after reduction = \$11,400 yearly
annuity

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*Survivor will receive 25% of annuity =

DISABILITY RETIREMENT

- ◆ Definition of disability – unable to render useful & efficient service because of disease or injury
- ◆ Must be in a position covered by FERS
- ◆ Minimum of 18 months creditable civilian service
- ◆ Disability annuity IS subject to federal tax

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DISABILITY RETIREMENT

- ◆ Not eligible for FERS supplemental annuity
- ◆ Required to apply for Social Security benefits
- ◆ Submit all forms for regular retirement

PLUS:

- SF 3112A - Applicant's Statement of Disability
- SF 3112B - Supervisor's Statement
- SF 3112C - Physician's Statement
- SF 3112D - Agency Certification of Reassignment and Accommodation Efforts

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DEATH-IN-SERVICE

- ◆ If you die while still an active employee, your survivor **MAY** be entitled to death benefits
- ◆ In the event of your death, your survivor needs to contact the local Civilian Personnel Advisory Center (CPAC)
- ◆ CPAC will contact ABC-C
- ◆ An ABC-C counselor will contact the survivor within 24 hours

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NON-APPROPRIATED FUND (NAF) RETIREMENT PROCESSING

NAF Retirement System - Contact nearest NAF office

FERS Retirement Plan - Contact the ABC-C



**PERSONNEL PROFESSIONALS IN
PARTNERSHIP**

FEHB & RETIREMENT

Self Only



**Self &
Family**

Additional Information:
[**www.opm.gov/insure/health**](http://www.opm.gov/insure/health)

OPM Tel: 1-888-767-6738

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FEHB & RETIREMENT

Continuation into Retirement

- ◆ Retires on an immediate annuity
- ◆ Be insured on the date of retirement
- ◆ Covered for the 5 years of service prior to retirement **or** since your FIRST opportunity to enroll
- ◆ Coverage as a family member under FEHB or CHAMPUS/TRICARE counts towards 5 year requirement, however, (employee must be enrolled in FEHB prior to retirement)

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FEHB & RETIREMENT

Continuation into Retirement

- ◆ Requirements for automatic waiver during Agency Buyout Period
- ◆ Enrolled continuously since December 30, 2003 **or** the beginning date of an agency's latest statutory buyout authority
- ◆ Employee(s) must:
 - ◆ Retire during the agency's statutory buyout period; **and**
 - ◆ Receive a buyout under the agency's statutory buyout period; **or**
 - ◆ Take Early Optional Retirement as a result of above; **or**
- ◆ Take a Discontinued Service Retirement (DSR) based on an involuntary separation due to RIF, directed reassignment, reclassification to a lower grade, or abolishment of position

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FEHB & RETIREMENT

- Cost of FEHB is the same for retirees and active employees except that premiums are paid on a monthly basis vs. bi-weekly
- Same Open Season and qualifying life event opportunities as active employees
- Same FEHB plans available to retirees as active employees
- Once you cancel FEHB coverage in retirement, you can never re-enroll
- At age 65, you must enroll in Medicare and it becomes your primary and your FEHB plan becomes your secondary provider

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FEHB & RETIREMENT

- ◆ Retirees can suspend FEHB for TRICARE or Medicare and return to FEHB coverage during Open Season or immediately upon involuntarily losing non-FEHB coverage
- ◆ Retirees do not participate in Premium Conversion
- ◆ Your spouse is eligible to continue FEHB coverage after your death only if you have Self and Family coverage and you elect to provide a survivor benefit at retirement

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FEGLI & RETIREMENT



Additional Information:
www.opm.gov/insure/life
e OPM Tel: 1-888-767-6738

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FEGLI & RETIREMENT

Continuation into Retirement

- ◆ Retires on an immediate annuity
- ◆ Insured on date of retirement
- ◆ Insured for the 5 years of service prior to retirement **OR** since your FIRST opportunity to enroll
- ◆ Election Form: SF2818 - Continuation of Life Insurance Coverage



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FEGLI & RETIREMENT

BASIC LIFE OPTIONS:

Basic Insurance Amount (BIA) is based on your final annual salary rounded up, plus \$2,000. Ex: \$36,400 = \$37,000 + \$2,000 = Amt of Basic Ins \$39,000

Options	Before age 65	After age 65
<u>1.</u> 75% reduction	BIA x .3250 (per \$1,000) ex: \$12.68 per month	NO COST <i>Coverage reduces 2% per mth for 37.5 mths until it reaches a final value of \$9,750</i>
<u>2.</u> 50% reduction (per \$1,000) ex: \$23.40 per month	BIA x .9250 (per \$1,000)	BIA x .6000 (per \$1,000) ex: \$36.08 per month <i>Coverage reduces 1% per mth for 50 mths until it reaches a final value of \$19,500</i>
<u>3.</u> NO reduction (per \$1,000) \$71.37 per month	BIA x 2.1550 (per \$1,000) ex: \$84.05 per month	BIA x 1.8300 ex:

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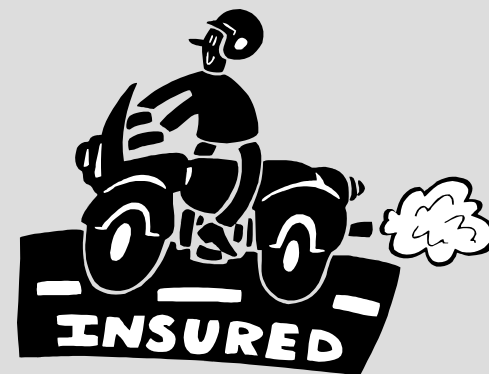
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FEGLI & RETIREMENT

OPTION A - STANDARD COVERAGE:

OPTION A - Standard = \$10,000

<u>Age Group</u>	<u>Monthly Cost</u>
Under 35	\$0.65
35 thru 39	\$0.87
40 thru 44	\$1.30
45 thru 49	\$1.95
50 thru 54	\$3.03
55 thru 59	\$5.85
60 thru 64	\$13.00
65 & above	NO COST



At Age 65 coverage reduces by 2% per mth for 37.5 mths until it reaches \$2,500

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FEGLI & RETIREMENT

OPTION B - ADDITIONAL COVERAGE (1 - 5 MULTIPLES OF PAY):

OPTION B - Ex: Annual Salary \$36,400 1x Multiple elected = \$37,000

Age Group	Mthly Cost @ \$1000	Mthly Cost
Under 35	\$0.065	\$2.41
35 thru 39	\$0.087	\$3.22
40 thru 44	\$0.130	\$4.81
45 thru 49	\$0.195	\$7.22
50 thru 54	\$0.303	\$11.21
55 thru 59	\$0.607	\$22.46
60 thru 64	\$1.300	\$48.10
65 thru 69	\$1.560	\$57.72
70 thru 74	\$2.600	\$96.20
75 thru 79	\$3.900	\$144.30
80 & above	\$5.200	\$192.40

FULL Reduction: At age 65, no cost & coverage reduces by 2% per month for 50 months at which time coverage ends

NO Reduction: Coverage and premium continues

FEGLI & RETIREMENT

OPTION C - FAMILY COVERAGE

(1 - 5 MULTIPLES OF PAY):

OPTION C - Spouse = \$5,000 (1x Multiple) / Each Child = \$2,500 (1x Multiple)

<u>Age Group</u>	<u>Mthly Cost per Multiple</u>	<u>Mthly Cost (1x)</u>
Under 35	\$0.59	\$0.59
35 thru 39	\$0.74	\$0.74
40 thru 44	\$1.00	\$1.00
45 thru 49	\$1.30	\$1.30
50 thru 54	\$1.95	\$1.95
55 thru 59	\$3.14	\$3.14
60 thru 64	\$5.63	\$5.63
65 thru 69	\$6.50	\$6.50
70 thru 74	\$7.37	\$7.37
75 thru 79	\$9.75	\$9.75
80 & above	\$13.00	\$13.00

FULL Reduction: At age 65, no cost & coverage reduces by 2% per month for 50 months at which time coverage will end

NO Reduction: Coverage and premium will continue

TSP & RETIREMENT

Thrift Savings Plan

www.tsp.gov

Telephone: 1-877-968-3778

TDD: 1-877-847-4385

Mailing Address:

**Post Office Box 385021
Birmingham, AL 35238**

**Monday through Friday
7:00 a.m. - 9:00 p.m. ET**



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TSP & RETIREMENT

OPTIONS:

- Automatic cashout (accounts less than \$200)
- Leaving money in the TSP
- Partial Withdrawal of at least \$1,000 (one time in career)
- Full Withdrawal
 - Single payment
 - Monthly payments
 - Life annuity
- Mixed Withdrawal

HOW TO APPLY:

TSP-70 FORM - Withdrawal Request

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TSP CATCH-UP CONTRIBUTIONS

- Open to TSP participants age 50 or older.
- Not eligible for agency automatic 1% matching contribution
- First opportunity to elect for 2006 was 27 November 05 to be effective 11 December 05
- Limited to \$5,000 for year 2006
 - Must make new election each year

**Elections made via EBIS at
<https://www.abc.army.mil>
IVRS at 1-877-276-9287**

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LONG TERM CARE INSURANCE (LTC)

**Want to talk with a Certified Long Term
Care Insurance Consultant?**

**Tel: 1-800-LTC-FEDS (1-800-582-
3337)**

TTY: 1-800-843-3557

Mon - Fri 8 a.m. - 8 p.m. EST

Sat 9 a.m. - 5 p.m. EST

Closed Sun and Federal holidays

**<http://www.ltcfeds.com>
Offered by: John Hancock
MetLife**

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FLEXIBLE SPENDING ACCOUNTS (FSA)

**To receive more information regarding FSAs,
please contact a SHPS counselor.**

Email: FSAFEDS@shps.net

**Telephone: 1-877-FSAFEDS (372-3337)
TTY: 1-800-952-0450**

- **Mon-Fri 9AM-9PM Eastern Time**
- **Closed Weekends and Holidays**
- **<http://www.fsafeds.com>**

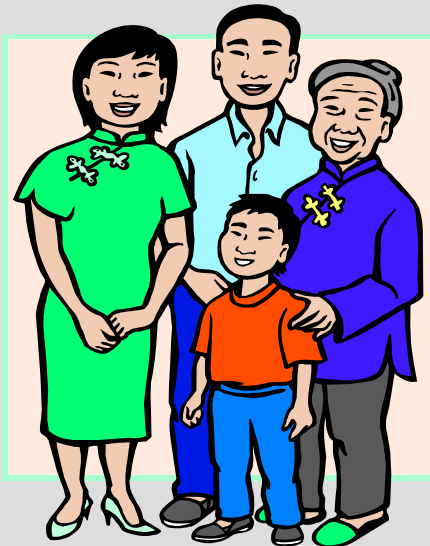
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DESIGNATION OF BENEFICIARY

Beneficiary Forms

- ◆ SF 1152 (Unpaid Comp)
- ◆ SF 2823 (FEGLI)
- ◆ SF 3102 (FERS)
- ◆ TSP 3 (TSP)



Order of Precedence:

- ◆ Court Order
- ◆ Designation of Beneficiary
- ◆ Widow or Widower
- ◆ Children (and/or descendants of deceased children)
- ◆ Parents
- ◆ Executor or administrator of estate
- ◆ Next of Kin

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ABC RETIREMENT PROCEDURES & PROCESS

- ▶ 180 days prior to Retirement:
 - ▶ Contact the ABC-C for retirement estimate & information

- ◆ 120-180 days prior to Retirement:
 - ◆ Download forms from ABC-C website, or contact ABC-C for forms
 - ◆ Call ABC-C with questions on retirement estimate
 - ◆ Call ABC-C for help with the retirement form

- ◆ 90-120 days prior to Retirement:
 - ◆ Mail retirement forms to ABC-C



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ABC RETIREMENT PROCEDURES & PROCESS

- ◆ ABC-C receives your retirement package:
 - ◆ Sends letter acknowledging receipt
 - ◆ Does quick review of retirement package
 - ◆ Sends letter requesting missing forms
 - ◆ Requests OPF
- ◆ 30-60 days prior to retirement:
 - ◆ Retirement package assigned to counselor



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ABC RETIREMENT PROCEDURES & PROCESS

- ◆ ABC-C Retirement Counselor:
 - ◆ Reviews OPF for service history
 - ◆ Thoroughly reviews retirement package for missing, incomplete, incorrect forms
 - ◆ Contacts you about missing forms
 - ◆ Contacts you for final retirement counseling

- ◆ 2 - 4 weeks prior to Retirement:
 - ◆ Retirement package processing is completed
 - ◆ Retirement package is mailed to payroll



- ◆ Good stateside address & contact phone number

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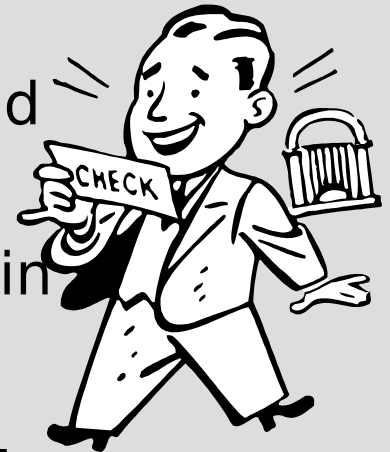
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ABC RETIREMENT PROCEDURES & PROCESS

2-4 weeks after Retirement:

- ◆ Final paycheck is received
- ◆ Lump sum annual leave is paid
- ◆ Lump sum VSIP is paid
- ◆ Bi-weekly VSIP payments begin



8-10 weeks after Retirement:

- ◆ Receive 1st INTERIM payment
- ◆ Receive letter from OPM with CSA number

Office of Personnel Management
Retirement Operations Center
P.O. Box 45
Boyers, PA 16017

www.opm.gov
email: retire@opm.gov
Tel: 1-888-767-6738

Social Security Administration
www.ssa.gov
www.medicare.gov
Tel: 1-800-772-1213

IRS Publication 721
www.irs.gov
Tel: 1-800-Tax-Form

FOR ADDITIONAL RETIREMENT INFORMATION

CONTACT THE ABC-C

- ◆ Toll Free: 1-877-276-9287
- ◆ Korea: 00798-14-800-4766
- ◆ Japan: 00531-1-20378
- ▶ Saudi Arabia: 1-877-276-9287
- ▶ Belgium: 0800-78245
- ▶ Germany: 0800-1010282
- ▶ Italy: 0800-780821

- ◆ Counselors available from 6 a.m. - 6 p.m. (CST)
- ◆ Hearing impaired TDD 1-877-276-9833
- ◆ Website: <https://www.abc.army.mil>
- ◆ Mailing address: 301 Marshall Avenue
Ft Riley, KS 66442

ANY QUESTIONS?



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